

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

JAMES HERNANDEZ

Debtor(s)

Case No. 08-04709

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 02/29/2008.
- 2) The plan was confirmed on 06/23/2008.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 02/18/2011.
- 5) The case was converted on 05/18/2011.
- 6) Number of months from filing to last payment: 36.
- 7) Number of months case was pending: 39.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$19,677.39.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$34,485.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:** **\$34,485.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$2,304.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,860.17
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$4,164.17**

Attorney fees paid and disclosed by debtor: \$1,196.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN MORTGAGE NETWORK IN	Secured	NA	NA	NA	0.00	0.00
CANDLEWICK LAKE ASSOC	Secured	NA	NA	NA	0.00	0.00
CHASE BANK USA	Unsecured	7,618.00	NA	NA	0.00	0.00
DISCOVER BANK	Unsecured	7,296.00	7,296.64	7,296.64	321.99	0.00
ECAST SETTLEMENT CORP	Secured	4,685.00	4,685.00	4,685.00	2,633.42	538.54
ECAST SETTLEMENT CORP	Unsecured	NA	896.83	896.83	33.09	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	5,727.00	5,727.51	5,727.51	252.75	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	495.04	535.54	535.54	19.76	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	9,199.00	8,991.48	8,991.48	396.79	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	2,162.00	2,162.91	2,162.91	95.44	0.00
INTERNAL REVENUE SERVICE	Priority	9,838.05	5,847.53	5,847.53	5,847.53	0.00
INTERNAL REVENUE SERVICE	Unsecured	NA	702.61	702.61	25.92	0.00
MAZDA AMERICAN CREDIT	Secured	22,606.65	22,269.00	22,269.00	15,716.30	3,231.85
NATIONAL CITY BANK	Unsecured	3,529.50	3,675.04	3,675.04	162.17	0.00
NATIONAL CITY MORTGAGE	Secured	NA	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	2,729.00	2,729.82	2,729.82	120.47	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	701.47	8,380.22	8,380.22	369.77	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	697.07	677.07	677.07	24.98	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	3,875.00	4,300.45	4,300.45	189.77	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	5,243.00	5,508.88	5,508.88	243.11	0.00
WELLS FARGO FINANCIAL ILLINOIS	Unsecured	864.00	875.03	875.03	38.61	0.00
WFNNB/HARLEM FURNITURE	Unsecured	1,606.74	1,587.07	1,587.07	58.57	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$26,954.00	\$18,349.72	\$3,770.39
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$26,954.00</b>	<b>\$18,349.72</b>	<b>\$3,770.39</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$5,847.53	\$5,847.53	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$5,847.53</b>	<b>\$5,847.53</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$54,047.10</b>	<b>\$2,353.19</b>	<b>\$0.00</b>

<b>Disbursements:</b>	
Expenses of Administration	<u>\$4,164.17</u>
Disbursements to Creditors	<u>\$30,320.83</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$34,485.00</u></b>

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 05/27/2011

By: /s/ Glenn Stearns

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.